

**Table I.C.3.b(2008) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.3%	15.1%	19.2%	20.0%	19.2%	21.5%	18.1%	20.8%
Industry group **								
Agric., fish., forest.	14.0%*	.	.	.	.	.	7.7%*	19.7%
Mining and manufacturing	19.0%	12.6%	19.6%	19.6%	20.2%	18.6%	18.0%	19.1%
Construction	19.0%	14.2%	22.9%	18.1%	20.3%	18.0%	19.1%	18.9%
Utilities and transp.	19.7%	17.4%*	24.5%	13.8%	22.0%	19.6%	19.5%	19.7%
Wholesale trade	20.6%	16.4%*	23.2%	26.3%	19.2%	19.2%	24.8%	19.0%
Fin. svcs. and real estate	19.2%	10.8%	15.8%	16.4%	15.4%	21.6%	12.9%	20.2%
Retail trade	25.6%	21.3%	29.0%	28.5%	30.7%	24.6%	26.1%	25.6%
Professional services	17.6%	15.1%	15.8%	17.4%	17.2%	18.6%	15.9%	18.1%
Other services	24.0%	16.5%	18.1%	21.5%	21.3%	27.3%	17.6%	25.7%
Ownership								
For profit, incorporated	21.1%	16.2%	20.5%	21.2%	20.4%	21.8%	19.5%	21.4%
For profit, unincorporated	22.8%	15.5%	20.0%	20.9%	23.6%	25.3%	17.5%	24.6%
Nonprofit	15.0%	6.9%	8.2%	14.3%	14.1%	16.9%	9.2%	15.8%
Age of firm								
Less than 5 years	24.0%	22.7%	20.6%	24.7%	19.7%	32.2%	22.3%	26.0%
5-9 years	19.9%	15.9%	20.6%	20.7%	19.8%	23.4%	18.0%	21.8%
10-19 years	20.8%	16.2%	21.2%	20.1%	20.1%	25.9%	19.8%	21.5%
20 or more years	19.4%	13.0%	18.0%	19.5%	18.9%	20.8%	17.0%	20.0%
Unknown	21.5%	3.6%*	3.3%*	17.2%*	21.5%	21.6%	6.4%*	21.6%
Multi/single status								
2 or more locations	21.0%	19.6%	15.5%	20.2%	20.1%	21.3%	18.6%	21.1%
1 location only	18.8%	15.1%	19.5%	20.0%	18.1%	25.7%	18.1%	19.7%
Percent full-time employees								
Less than 25%	23.2%	9.4%*	16.3%	23.8%	24.9%	24.3%	16.3%	24.2%
25-49 %	21.8%	18.1%	21.8%	26.9%	20.5%	21.8%	19.6%	22.3%
50-74 %	20.7%	14.4%	24.3%	23.4%	17.7%	21.6%	19.9%	20.8%
75% or more	20.1%	15.3%	18.6%	19.3%	19.3%	21.4%	17.9%	20.6%
Union presence								
No union employees	20.6%	15.4%	19.3%	20.5%	19.9%	22.3%	18.3%	21.3%
Has union employees	17.7%	9.6%*	17.8%*	13.0%	14.8%	18.7%	14.5%*	17.9%
Unknown	22.4%	3.2%*	20.8%*	29.7%	17.0%	22.7%	18.7%*	22.5%
Percent low wage employees								
50% or more low wage	24.2%	18.8%	22.2%	25.2%	21.3%	25.6%	21.8%	24.6%
Less than 50% low wage	19.5%	14.6%	18.9%	19.2%	18.8%	20.5%	17.7%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.b(2008) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	0.72%	0.91%	0.61%	0.42%	0.44%	0.45%	0.22%
Industry group **								
Agric., fish., forest.	4.67%*	.	.	.	.	.	5.34%*	5.82%
Mining and manufacturing	0.40%	2.33%	2.10%	1.91%	1.25%	0.36%	1.36%	0.46%
Construction	1.02%	2.74%	3.65%	1.54%	2.86%	3.30%	1.75%	1.98%
Utilities and transp.	0.90%	5.45%*	5.32%	2.63%	2.54%	1.20%	3.41%	0.98%
Wholesale trade	0.72%	5.30%*	3.00%	3.69%	1.37%	0.59%	1.64%	0.95%
Fin. svcs. and real estate	0.87%	1.25%	3.60%	2.58%	1.31%	1.10%	0.86%	0.89%
Retail trade	0.66%	3.37%	3.03%	1.97%	2.50%	0.66%	1.48%	0.58%
Professional services	0.48%	1.06%	2.65%	0.87%	0.48%	0.75%	1.12%	0.47%
Other services	0.55%	2.60%	3.23%	1.71%	1.04%	1.03%	1.99%	0.55%
Ownership								
For profit, incorporated	0.31%	0.90%	1.19%	0.52%	0.75%	0.52%	0.72%	0.31%
For profit, unincorporated	0.78%	2.16%	2.88%	2.76%	2.92%	0.71%	1.73%	0.79%
Nonprofit	0.49%	1.66%	1.44%	1.35%	0.46%	0.69%	1.34%	0.44%
Age of firm								
Less than 5 years	1.26%	3.66%	3.18%	2.63%	2.66%	3.70%	2.63%	2.21%
5-9 years	0.86%	1.87%	2.83%	1.94%	3.29%	2.22%	1.30%	1.90%
10-19 years	1.02%	1.70%	2.51%	2.82%	1.44%	2.58%	2.19%	0.70%
20 or more years	0.25%	0.86%	1.36%	0.90%	0.44%	0.34%	0.54%	0.25%
Unknown	0.63%	2.18%*	1.10%*	9.33%*	1.67%	0.62%	4.84%*	0.63%
Multi/single status								
2 or more locations	0.33%	5.60%	2.25%	1.21%	0.74%	0.46%	1.82%	0.35%
1 location only	0.35%	0.68%	0.99%	0.71%	0.74%	1.92%	0.49%	0.69%
Percent full-time employees								
Less than 25%	2.49%	3.56%*	4.71%	3.64%	3.20%	2.39%	2.66%	2.40%
25-49 %	0.76%	4.73%*	4.11%	2.38%	2.11%	0.90%	2.32%	0.82%
50-74 %	0.66%	2.27%	2.42%	2.56%	1.30%	0.98%	1.61%	0.54%
75% or more	0.16%	0.74%	0.94%	0.63%	0.56%	0.45%	0.52%	0.23%
Union presence								
No union employees	0.17%	0.79%	0.97%	0.73%	0.42%	0.34%	0.56%	0.21%
Has union employees	0.79%	5.44%*	5.51%*	1.80%	1.45%	0.98%	4.61%*	0.72%
Unknown	1.18%	1.39%*	6.85%*	7.13%	2.11%	1.19%	6.29%*	1.17%
Percent low wage employees								
50% or more low wage	0.52%	2.88%	1.88%	1.81%	0.95%	0.94%	1.30%	0.64%
Less than 50% low wage	0.20%	0.85%	0.98%	0.51%	0.62%	0.38%	0.58%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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